1	MITCHELL D. GLINER, ESQ.
2	Nevada Bar #003419
3	3017 West Charleston Blvd., #95 Las Vegas, NV 89102
4	Ofc: (702) 870-8700 Fax: (702) 870-0034
5	Attorney for Plaintiff
6	mgliner@glinerlaw.com
7	UNITED STATES DISTRICT COURT DISTRICT OF NEVADA
8	RONALD L. BISHOP,)
9) Plaintiff,) Case No.
10) Case No.
11	vs.)
12	TRANS UNION LLC) JURY DEMANDED
13	Defendants.
14	
15	COMPLAINT
16	JURISDICTION
17	1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section
18	1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of
19	the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant(s)
20	perpetrated therein.
21	
22	PRELIMINARY STATEMENT
23	2. The Plaintiff brings this action for damages based upon Defendant's violations of
24	the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter referred to as "FCRA"), and
25	of state law obligations brought as supplemental claims.
26	3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada
27	and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.
28	

- 4. The Defendant Trans Union LLC (TUC) is a corporate entity licensed to do business in the State of Nevada.
- 5. TUC is a consumer reporting agency, as defined in § 1681(f) of the FCRA, regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

FACTUAL ALLEGATIONS

- 6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.
- 7. Plaintiff has serially disputed Defendant's reporting of the underlying Bank of America (BOA) account.
 - 8. Plaintiff is a very successful business owner.
- 9. Plaintiff was the 2002 Small Business Administration Person of the Year for the State of Nevada.
- 10. Plaintiff's credit reports are absolutely flawless but for BOA's absurd misreporting and Defendant's abiding complicity.
- 11. On June 9, 2020 Plaintiff disputed BOA's misreporting with Defendant (Exhibit 1).
 - 12. Exhibit 1 details BOA's misreporting of an invalid \$108 collection account.
 - 13. In 2019 Plaintiff instructed BOA to close all of his accounts.
 - 14. BOA's representative acknowledged Plaintiff's request and "confirmed" closure.
- 15. However BOA somehow continued to invoice Plaintiff at *someone else's address* (Exhibit 1).
- 16. As explicated in Exhibit 1, Plaintiff has categorically no idea who lives at the Gatesville Avenue address.
 - 17. Plaintiff has utterly no connection to the Gatesville Avenue address.

25 32. It didn't work.

ordeal behind him.

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27

28

- 33. On October 7, 2020 Trans Union quaintly responded (Exhibit 6).
- 34. In Exhibit 6 Trans Union somehow addressed and "verified" two (2) accounts other than the BOA account which Plaintiff actually disputed.

- 35. One was a current account for Recreational Merchandise.
- 36. The other a current \$544,000 mortgage.
- 37. Neither was remotely involved in Plaintiff's September 22, 2020 Dispute of the fraudulent \$108 charge-off (Exhibit 5).
- 38. Defendant entirely failed to coherently or otherwise address Plaintiff's September 22, 2020 Dispute.
- 39. On October 9, 2020 BOA instructed Defendant to correct its inaccurate reporting (Exhibit 7).
- 40. Defendant parroted previously reported information notwithstanding documentation strongly revealing the highly unreliable nature of the information. <u>Cushman v.</u> <u>Trans Union Corp.</u>, 115 F.3d 220, 225 (3rd Cir. 1997).
- 41. In failing to correct Plaintiff's report, Defendant continued to report *patently* inaccurate information in violation of the FCRA. <u>Drew v. Equifax Information Services, LLC</u>, 690 F.3d 1100, 1108 (9th Cir. 2012).
- 42. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading* information which likewise violated the FCRA, <u>Drew v. Equifax Information Services, LLC</u>, 690 F.3d 1100, 1108 (9th Cir. 2012).
- 43. Defendant was precluded from making any report either patently wrong or "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).
- 44. Defendant violated the FCRA in its failure to provide <u>additional information</u> explicating the status of Plaintiff's account. <u>Bush v. Roundpoint Mortg. Servicing Corp.</u>, 122 F.Supp.3d 1347 (M.D.Fl 2015).
- 45. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9th Cir. 2011).

Case 2:20-cv-02166-KJD-EJY Document 1 Filed 11/25/20 Page 5 of 36

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STATEMENT OF CLAIM AS AGAINST DEFENDANT

- 46. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:
 - a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
 - b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- actual damages for emotional distress (Plaintiff is not pursuing claims for either lost earnings or other monetary loss);
- b. punitive damages;
- c. attorney's fees; and
- d. costs.

MITCHELL D. GLINER, ESQ.

Nevada Bar #003419

3017 W. Charleston Blvd. #95

Las Vegas, Nevada 89102

Attorney for Plaintiff

June 9, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Bishop, Ronald L. / Dispute

Dear Sir.

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: previous address: previous address: ; date of birth: 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance appears to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 account summary reflecting a zero (0) balance together with the attached May 10, 2020 statement addressed to an external unknown Gatesville Avenue location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party <u>Gatesville Avenue</u> address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

June 9, 2020 Trans Union LLC Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Ronald Bishop

Enclosures

File Humber: Date Issued: 311845156 05/28/2020 🛫 Page: 1 of 12





You have been on our files since 09/01/1985

SSN: XXX-XX-3376

Date of Birth:

1965

Names Reported: RONALD L. BISHOP, RONALD LYNN BISHOP, and RON L. BISHOP

Addresses Reported:

Date Reported 03/01/2005 01/31/2012

07/31/2013

Address 718 BRICK DR. HENDERSON, NV 89002-8417 15378 ROAD 28, DOLORES, CO 81323-9334

Date Reported 02/01/2005 01/04/2016

Telephone Numbers Reported:

9577 GATESVILLE AVE, LAS VEGAS, NV 89148-4202

(702) 372-2810

(702) 565-9800

850 S BOULDER HWY APT 190, HENDERSON, NV 89015-7564

(702) 566-8120

(702) 558-5250

(702) 372-2819

Employment Data Reported:

Employer Name **BISHOP CONTRACTING INC** BISHOP AIR SERVICE **US AIR FORCE**

Date Verified 06/06/2017 04/01/1997

Position PRESIDENT **PRESIDENT**

01/01/1986

Adjustable Rate Montage Information

PUBLIC RECORD MORTGAGE DETAILS

Recorder's Office: CLARK, NV

Origination Date: Initial Rate Adjustment: **Next Rate Change Date:** Rate Change Frequency: Rate Change intervals Index Type:

06/2006 07/2011 07/2020 Monthly 06 HR

Loan Amounts \$129,200 Initial Interest Rate: 7.625% Rate Calculation Change: 2.250% Change Percent Limit: 2.000% Maximum Rate: 13.625% Combined Loan to Valuer 88.100%

Account information.

Typically creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditors next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help your understand some offine account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Rease note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	[60]	500	20	@	NS	P 70	60	
Not Reported	Unionova	- Current	30 days late	60 days late	90 days late	1204 days	Collection	Voluntery Surrender	Repossession	Charge Off For	eclosure

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > cindicates that this remark is considered adverse.

CLS CREDIT LINE SUSPENDED

Adverse Accounts

BANK OF AMERICA NA #6818011849**** (4909 SAVARESE CIRCLE R.1, Tampa, FL 33634, (800) 669-6607)

Date Opened: Responsibility: Account Type:

Loan Type:

10/01/1997 Individual Account Line of Credit Account

LINE OF CREDIT

Date Updated: 04/30/2020 Payment Received: 50 Last Payment Made: 07/04/2019

.-:

Terms

Pay Status: Account 90 Days Past Due Date \$7 per month, paid Monthly >Maximum Delinquency of 90 days in 04/2020 for \$750

High Balance: High balance of \$2,100 from 11/2017 to 04/2020 Credit Limit: Credit limit of \$2,000 from 11/2017 to 04/2020 Estimated month and year that this item will be removed: 01/2027

To dispute online go to: http://transunion.com/disputeonline

Consumer Credit Report for RONALD L. BISHOP

File Number: 311845156 Date Issued: 05/28/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$108	5106			\$102	\$100			\$0	\$0	\$115	\$138
Scheduled Payment	\$7	\$25	\$25	\$25	\$29	\$0		\$0	\$q	\$0	\$25	\$25
Amount Pald	\$0								SQ		\$29	\$29
Past Due		: zz: 350		50		\$0	\$0	\$0	\$0	\$0	\$0	
Remarks	CLS	CLS	Q.S	as								
Rating	\$ 90 1	-60:	330:	OK	CK	OK	OK	OX	OK	OK	OK	(OK)
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/201B	05/2018
Balance	\$161									\$421	\$439	\$458
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$29	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0	\$825	\$25	\$25	\$25
Past Due	\$0				\$0	\$0	SQ	\$0	\$0	\$0	SQ	\$0
Rating	OK	OK)	OK	OX	ax	OK	OK .	OK)	OK	OK	OK	OK
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	04/201B \$476	03/2018 \$494	02/2018 \$512	01/201B \$530	12/2017 \$547	11/2017 \$464	10/2017					
Balance Scheduled Payment	04/2018	03/2018 \$494 \$25	92/2018 \$512 \$25	01/201B \$530	12/2017 \$547	11/2017 \$464	10/2017					
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Scheduled Payment Amount Paid Past Due Rating	04/2018 \$476 \$25 \$25 \$0 Q4/2017 0	03/2018 \$494 \$25 \$25 \$0 QK 3/2017 02/2	92/2018 \$512 \$25 \$25 \$0 QK 017/ 01/201	01/2018 \$530 \$25 \$25 \$0 OK 1/2/2016 1	12/2017 \$547 \$25 \$25 \$0 OK 1/2016 19/2	11/2017 \$464 \$25 \$25 \$0 OK OR OR OR OR	10/2017 OK 08/2016 0' OK	09/2017 OK 7/2016 06/2 OK 0K	OK OK OK	07/2017 (OK) (OK) (OK)	06/2017 OK OK OK	OS/2017 OK OK 16 01/2016
Scheduled Payment Amount Paid Past Due Rating	04/2018 \$476 \$25 \$0 OK 04/2017 0 OK [12/2019 1	03/2018 \$494 \$25 \$25 \$0 QK 3/2017/02/2 QK 00 1/2019/10/2	92/2018 \$512 \$25 \$25 \$0 QK 017/01/201 OK 018 09/201	01/2018 \$530 \$25 \$25 \$0 (OK) 12/2016 1 (OK) [08/2019 0	12/2017 \$547 \$25 \$25 \$0 QK 1/2016 10/2 QK QH 7/2019 Q6/2 QK QH	11/2017 \$464 \$25 \$0 OK OIG 69/2010 () GK O19 05/2011 () OK	0K 0B/2016 0 0K (0B/2016 0 0K (0K) (0K) (O9/2017 OK OK OK OK OK OK OK OK	(0K) (0K) 016 05/2016 (0K) (0K)	07/2017 OX 04/2016 03 OK 12/2014 11 OK	06/2017 OK OK OK Z014/10/20	05/2017 OK 16/01/2016 OK 14/09/2014 OK
Scheduled Payment Amount Paid Past Due Rating Rating	04/2018 \$476 \$25 \$0 OK 04/2017 0 OK [12/2019 1	03/2018 \$494 \$25 \$0 QK 3/2017/02/2 OK 01	02/2018 \$512 \$25 \$25 \$0 QK 017/01/201 OK 018 09/201	01/2018 \$530 \$25 \$25 \$0 (OK) 12/2016 1 (OK) [08/2019 0	12/2017 \$547 \$25 \$25 \$0 QK 1/2016 10/2 QK QH 7/2019 Q6/2 QK QH	11/2017 \$464 \$25 \$0 OK OIG 69/2010 () GK O19 05/2011 () OK	0K 0B/2016 0 0K (0B/2016 0 0K (0K) (0K) (O9/2017 OK OK OK OK OK OK OK OK	(0K) (0K) 016 05/2016 (0K) (0K)	07/2017 OX 04/2016 03 OK 12/2014 11 OK	06/2017 OK OK OK Z014/10/20	05/2017 OK 16/01/2016 OK 14/09/2014 OK

Satisfactory Accounts

AMERICA FIRST CU #138000003013204722016**** (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 06/13/2016 Responsibility: Individual Account Account Type: Installment Account Loan Type: RECREATIONAL MERCHANDISE Date Updated: 04/30/2020 Payment Received: \$0 Last Payment Made: 03/16/2020 Pay Status: Current; Paid or Paying as Agreed Terms: \$187 per month, paid Monthly for

120 months

High Balance:	<u>: High balanc</u>	<u>e of \$17,386</u>		7 to Q4/2020								
	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$4,646	\$4,646	\$5,304	\$5,419								57,197
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Pald_	\$0		\$187									\$500
Past Duo	\$0											\$(
Rating	OX	OK	OK	OK	CK	OK	OK.	OX	OK	OK	OK	O
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balanca	\$7,197	\$7,675	S8;138	\$8,540	\$8,540							\$10,68
Scheduled	\$187	\$187	\$187	\$107	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Pald	\$500	\$500										\$500
Past Due	\$0	\$0	\$0	50	50	\$0	50		\$0	So	\$0	\$(
Rating	OK	OK	OK	OK	CK	OK	OK	CK	OK	OK	OK	OK
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$10,682	\$11,135	\$11,569	\$11,569	\$11,974							
Scheduled	\$187	\$187	\$187	\$187	\$187	1		j			1 1	
Payment	t			<u> </u>				<u> </u>				
Amount Paid	\$500	\$500										
Past Due	\$0	\$0	\$0	\$0	\$0							
Rating	OK	OX	OX.	OX	OK	OK	OK	OK	OK	OK	OK	OK
	04/2017 0	3/2017, 02/2	017 01/201	12/2016 1	1/2016 10/7	1016 09/201	08/2016 0	7/2016				
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Rating GK OK OK OK OK OK OK OK OK OK OK

Date Opened: 01/30/2018 Responsibility: Individual Account

Date Updated: Payment Received: \$0

AMERICA FIRST CU #138000003013204732018**** (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900) 04/30/2020

Terms:

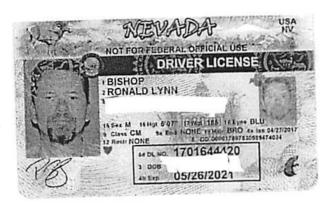
Pay Status: Current; Paid or Paying as Agreed \$288 per month, paid Monthly for

60 months

Last Payment Mede: 03/16/2020

Account Type: Installment Account
Loan Type: RECREATIONAL MERCHANDISE Loan Type:

High Balance: High balance of \$15,000 from 02/2018 to 04/2020





BankofAireitea 🥞

Online Banking

Line of Gredit

Available Credit:

0699

Loan simimary	l soon offenpel projes
Current principal balance:	\$0.00
Gredit-Limit:	\$0.0D

Make a payment

Total payment due date: Not Available Total payment amounts \$0.00

Account distalls us of 06/03/2020

Account; names	•	Lind of Chedit - 0599 Edit
Accountainber:		Show account number
Current principal balance:		\$0.00
Available credit:		\$0.00
Chillening.	•	\$0.50
Draw explration date:		Not Avellable
Open dade		05/28/2020
Lest advente date:		21725/2019

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Payment information

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Cufrent payment due by Not Available 1:	\$0.00 ²
Other fees:	\$0.00
Anni Tels:	\$0.60
Late charges:	\$0.00
Past due amounts	\$0:वव
Total payment due by Not Available:	\$0.00 ²
Last payment amount:	\$25.00
Last payment date:	07/04/2019

Estimated payoff smount. \$0.00 Payoff good Byrinigh: 06/03/2020

Interest Information

Interest rate be : 18.00% Interest paid year-to-date: 50.0D Interest paid last years \$21.75

² The difficult payment due date field strows when your next scheduled payment is due. This field does not show the data your lean is paid up to. It does not necessarily mean you have made all of your prior payments.

² Current payment amount due is the current priviped and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

Prosserater its your quantity billing statement to see the total amount doe and related details. If you have made interim payments, please contact carbanner service to get the most up-to-date and complete information about your leah.

⁴ Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact

Tor Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Mease refer to your monthly statement for more information.

Bank of America, N.A. P.O. Box 26349 Tampa, FL 53623-6249

RONALD L BISHOP 9577 GATESVILLE AVE LAS VEGAS NV 89148-4202

Account Number: 6818 0118 49 Page 1 of 4	DE99)
Account Snapshot	$\overline{}$
Sixtement Period: 04/10/2020 - 95/10.	/2020).—
Previous Outstanding Balance:	\$107.23
New Outstanding Batance:	\$108.78
Credit Limit	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Duc:	\$1,53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	_ \$108.76
Payment Due Date:	06/04/2020

Bank of America Personal Creditline

Account Summary

Principal Balance Account Type **Account Number** Line of Credit: 6818 0118 490699 \$100,00

Information about your transactions is included on the next page of this statement

. Annual Percentage Rate Summary	
ANNUAL PERCENTAGE RATE	18,00%
Daily Periodic Rate	0.0491803%
Corresponding ANNUAL PERCENTAGE RATE	18.00%
Days in Billing Cycle	31
Interest Charged	\$1.53
Fees Charged	\$0.00

Messages

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

Customer Service Information



Billing Error Notices Benk of America, N.A. Attention: Billing Error Notice P.O. Box 941657 Simi Valley, CA 93094-1657



General Ingulries Bank of America, N.A. P.O. Box 31785 Tampa, FL 33531-3765



www.bankofamerica.com



800.934.5626 Lines of Credit Customer TDD 866.345.1260 Se habia Español 800.688.6086

51000000010876681801184906995547880806

Personal Creditline account: 6818 0118 490699

Minimum payment due 06/04/20

\$108.76

/ Transparante (per 601000 (properties ()

BANK OF AMERICA NA. P.O. BOX 660807 DALLAS, TX 75266-0807

Additional principal

RONALD L BISHOP Malling address: 9577 GATESVILLE AVE LAS VEGAS, NV 89148-4202

Payment enclosed

*** 311845156-017 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

06/19/2020



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Dear RONALD L. BISHOP,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- Determined that the data furnisher had previously verified the reported information. If any of the items
 you disputed were previously verified, a separate communication was sent to you listing those items along
 with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - · Review relevant information we sent them, including any provided documents
 - · Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

EXHIBIT 2

File Number:

311845156

Page 4 of 5

Date Issued:

06/19/2020

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AND UPDATED: The disputed item(s) was verified as belonging to you and information has changed or been updated to reflect recent activity.

BANK OF AMERICA NA #6818011849**** (4909 SAVARESE CIRCLE FL1, Tampa, FL 33634, (800) 669-6607)

We investigated this item, verified it belongs to you, and updated: Balance; Date Updated; Past Due; Remarks; Rating; Payment Received. Here is how this item appears on your credit report following our

investigation.

Date Opened: Responsibility:

Loan Type:

Account Type:

10/01/1997 Individual Account

Line of Credit Account LINE OF CREDIT

Balance:

50 06/18/2020 Date Updated: Payment Received: 07/04/2019 (\$0)

Last Payment Made: High Balance:

Original Charge-off: Credit Limit:

07/04/2019 \$2,100

\$109 \$2,000 Pay Status: Terms: Date Closed:

>Charged Off< Paid Monthly 05/28/2020 >Maximum Delinquency of 90 days in

04/2020<

Remarks: >TRANSFERRED TO RECOVERY<: >PAID IN FULLWAS A CHARGE OFF< Estimated month and year that this Item will be removed: 01/2027

05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
X	80	60	30	OK	OK	OK	ОК	OK	OK	ОК	OK
05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
ОК	OK	OK	OK	ОК	OK	OK	OK	OK	CK	OK	OK
05/2017	04/2017 03/2	017 02/2017	01/2017	12/2016 11/2	016 10/2016	09/2016	08/2016 07/2	016 06/2016	05/2016	04/2016 03/20	16 02/2016
OK [OK OK	OK	ОК	OK OK	OK	OK [OK OK	OK	OK [OK OK	OK
01/2016	12/2015 11/2	015 10/2015	09/2015	08/2015 07/2	015 06/2015	05/2015	04/2015 03/2	015 02/2015	01/2015	12/2014 11/20	14 10/2014
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August 14, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Bishop, Ronald L. / Dispute

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address:

NV 89002; previous address:

; SSN
; date of birth:

1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance appears to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 account summary reflecting a zero (0) balance together with the attached May 10, 2020 statement addressed to an external unknown Gatesville Avenue location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party <u>Gatesville Avenue</u> address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

August 14, 2020 Trans Union LLC Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with Anne Gregory who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

I have enclosed a copy of my July 27, 2020 Federal Complaint which provides a very detailed formal account of precisely what BOA has done.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Ronald Bishop

Enclosures

Ale Number Date lesued:

311845156 05/28/2020 💉 Page: 1 of 12





You have been on our files since 09/01/1985

SSN:100L1X-3376 Date of Elith:

Names Reported: RONALD L. BISHOP, RONALD LYNN BISHOP, and RON L. BISHOP

Addresses Reported:

Dato Reported 03/01/2005 Address Address 718 BRICKOR, HENDERSON, NV 89003-8417 Date Reported 02/01/2005 150 S BOULDER HWY APT 190, NERDERSON, NV 89015-7364 15378 ROAD 28, DOLORES, CO 81323-9334 01/31/2012 01/04/2016 07/31/2013

9577 GATESVILLE AVE. LAS VEGAS, NV 89148-4202

Telephone Numbers Reported:

(702) 372-2810 (702) 565-9800 (702) 566-8120 (702) 558-5250 (702) 372-2819

Employment Data Reported:

Employer Name BISHOP CONTRACTING INC Date Verified **Postileo** 06/06/2017 PRESIDENT 04/01/1997 PRESIDENT BISHOP AIR SERVICE US AIR FORCE 01/01/1986

PUBLIC RECORD MORTGAGE DETAILS

Origination Date: 06/2006 Losn Amounts Recorder's Offices \$129,200 Initial Interest Rate: Initial Rate Adjustments CLARK, NV 07/2011 7.625% Mart Rate Change Date: Rate Calculation Change: 07/2020 2.250% Change Percent Limits Monthly 2.000% Rate Change Fraguency: Maximum Dates Rate Change Interval: 13.625% Combined Loan to Valuer: 88.100% Index Type: LIB

egomentoma len + 31 ce

Typically predicts report say charges made to your account information monthly. This means that same accounts itemed below may not reflect the most recent activity—three freeditor's need appearing. This information may include things cuch as belonces; polyments; dates, remarks; ratings; etc. This key's) below are provided to help your tenders and some of the account information that could be reported.

Kathing Rick.

Some could be account information that could be reported.

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> VR X X OK			
Het Reported Linkson Correct	30 days late 60 days late 90 days late	120 days Collection Voluntary	Repassession Charge Off Fereclasure

Remark Koy Additionally, some creditors may notate your account with comments each month. We injure these creditor comments as "Remarks". The key below gives the descriptions of the abbreliated remarks contained in your credit file. Any remark containing brackets > Indicates that this remark is considered adverse.

CLS CHEDIT LINE SUSPENDED

Adverse Accounts BANK OF AMERICA NA #6818011849**** (4909 SAVARESE CIRCLE R.1, Temps, R. 33634, (800) 669-6607)

10/01/1997 Individual Account Date Updated: 04/30/2020 Date Opened: Responsibilitys Payment Received: 50

Account Type: Line of Credit Account Last Payment Made: 07/04/2019 LINE OF CREDIT

High Balance: High balance of \$2,100 from 11/2017 to 04/2020 Credit Limit: Credit limit of \$2,000 from 11/2017 to 04/2020 Estimated menth and year that this item will be removed: 01/2027 Pay Status: Account 90 Days Past Due Date Terms: \$7 per month, paid Monthly Maximum Delinquency of 90 days in 04/2020

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	0.72.45	6377,67,6	(銀/銀数)	01/2020	12/2019	11/2019	10/2019	97/2019	CHIANI)	97/2019	94/24/19	63/2019
talence	\$100	3106	310	\$103	\$162	\$100	\$6			\$4	\$113	
Schedulid	\$7	\$25	\$23	\$25	\$25	\$0	\$0	\$0	\$0	\$4	\$25	\$25
Payment	<u> </u>			L								
Acmount Pald	\$0										\$25	\$2
	F-34.62					39		\$6	30	50	\$4	
lamente.	- 65	9										
Rating	390 .F	-345	332	TOK.		OK)	- CK	OK OK			OX.	COK
	04/2019	03/2019	92/2019	01/2019	13/2518	11/2/11		09/2018	(#/X)U	67/4618	03/2018	05/201B
dia la peri	516					\$271	\$297	\$312	\$30	\$421	\$435	
Scheduled	325	\$25	\$25	\$25	\$25	\$25	\$25	525	\$25	\$25	\$25	
Payment												
Amount Pold	525											
Past Due	54	- 84									\$0	S
Rating		OK	COX		OK.	OK.				OK	OK	OK
	04/2018	03/2018	92/2018	01/2018	12/2017	11/2017	10/2017	69/2017	08/2017	67/2017	04/2017	05/2017
dalanco	\$476	科學										
Schedaled	529	525	\$25	\$25	\$25	\$25						
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Past Duo	\$0	\$1	\$0	\$0	\$0	\$0						
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		-			-						蛛门门区	

Satisfactory Accounts

AMERICA FIRST CU #138000003013204722016**** (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Openeds 06/13/2016
Responsibility individual Account
Account Types Installment Account
Losn Types RECREATIONAL MERCHANDISE

Octo Updated: 04/30/2020 Payment Received: \$0 Last Poyment Made:03/16/2020 Pay Status: Current; Paid or Paying as Agreed
Terms: \$187 per month, paid Monthly for

120 months

High Balance: High balance of \$17,386 from 12/2017 to 04/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	41/2019	07/2019	06/2019	05/2019
talages	SAGAG	34,646	33,304	\$5,419	33,419	\$5,A15	\$3.888	\$5,888	\$8,354	\$6,791		
Scheduled	\$187	\$187	\$187	\$157	\$187	\$187	\$157	\$187	\$187	\$187	\$197	
ayment												
mount Peld	\$0	1687		\$0			**					\$30
Past Due	\$0						\$0		- 50		\$0	
lathy		(GK)		OK		[OK]	COK		COK	OK	OK	OK OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	03/2018
lolance	\$7,197	\$7,675	\$8,138	\$8,540					\$10,283	\$10,283	\$10,283	\$10,68
Scheduled	\$187	\$107	\$187	\$167	\$187	\$187	\$187	\$187	\$107	\$107	\$187	\$16
Paymask												
Amount Pald	\$500	\$500										
Past Due	\$0	\$0	\$¢	\$4	- 50	\$0	\$0		\$0	\$0	SO	
tating .	OK	OX			- OK	OK.	OK OK	OX	OK.	OK OK	OK	OK
	04/2018	03/2018	62/2018	01/2018	12/2017	11/2017	10/2017	49/2017	08/2017	07/2017	06/2017	05/2017
talance	\$10,682	\$11,135	311,366	\$11,565								
Scheduled Payment	\$187	\$167	\$187	\$187	\$187							
Amount Pald	\$300	\$500	\$500									
Past Due	\$0	\$0	\$0		\$0	_						
Raffing	OK.	OK)	B	(SK)	X	OK	OK	GK	OK.		OX	COX.
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	04/2017 05	V7517 G2/7		1,2/2014 1	2/2010L10/2							

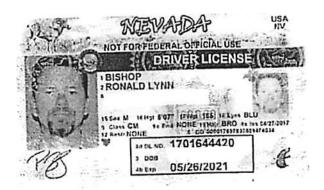
AMERICA FIRST CU #138000003013204732018**** (P0 80X 9199, OGDEN, UT 84409, (\$01) 627-0900)
Data Opened: 01/30/2018 Data Updated: 04/30/2020 I

Date Opened: 01/30/2018 Responsibility: Individual Account Osto Updated: 04/30/2020 Payment Received: 50 Last Payment Made:03/16/2020 Pay Status: Terms:

Current; Fald or Paying as Agreed \$288 per month, paid Monthly for 60 months

Account Type: Installment Account
Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$15,000 from 02/2018 to 04/2020







Interest paid last years

Barik of America | Online Benhing | Accounts | Account Details | Abdotint Stritmery | TLOC

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ling of Gradit - D699	•		
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Other fees:	\$0300	• . •	
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Total payment due by Not Available:	aoria,	•	
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Please make: title is not a final payoff figure. To ot se.	tain the full emount requi	ited to pay diff your line of credit, pleas	e contact
nterest information			
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nterest paid year-to-date:	50.00		-

**For Hand Egylty Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of, Please refler to your manifuly statement for more information.

Bank of America, N.A. P.O. Box 26249 Tampa, FL 53623-6249

RONALD L BISHOP 9577 GATESVILLE AVE LAS VEGAS NV 89148-4202

Account Number: 6818 0118 49 Page 1 of 4	DB99)
Account Snapshot	_
Statement Period: 04/10/2020 - 95/10	/2020
Previous Outstanding Belance:	\$107.23
New Outstanding Batancer.	\$108.76
Credit Limit	\$2,000.00
Total Principal Balanca:	\$100.00
Available Credit	\$0.00
Current Paymont Due:	\$1.53
Past Dua Amount:	\$107.23
Total Minimum Payment Ducc	\$108.76
Payment Due Date:	06/04/2020

Bank of America Personal Creditline

Account Summary

Account Type Principal Balance Acc

Account Number 6818 0118 490699

Information about your transactions is included on the next page of this statement.

. Annual Percentage Rate Summary	
ANNUAL PERCENTAGE RATE	18,00%
Daily Periodic Rate	0.0491803%
Corresponding ANNUAL PERCENTAGE RATE	18.00%
Days in Balling Cycle	31
Interest Charged	\$1.53
Fees Charged	\$0,00

Messages

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

Customer Service Information



Billing Error Notices Benk of America, N.A. Attention: Billing Error Notice P.D. Box 941657 Simi Valley, CA 93094-1657



General Inquiries Bank of America, N.A. P.O. Box 31785 Tampa, FL 33531-3765



www.bankofomerica.com



800.534.5626 Lines of Credit Customer Service TDD 868.345.1260 Se habis Espoñol 800.668.6086

510000000010876681801184906995547880806

Personal Creditine account: 6818 0118 490699

Minimum payment due 05/04/20

\$108.76

BANK OF AMERICA, NA. P.O. BOX 660807 DALLAS, TX 75266-0807

Additional principal

Payment enclosed

\$

RONALD L BISHOP
Mailing address:
9577 GATESVILLE AVE
LAS VEGAS, NV 89148-4202

::547880806::68 180 1 184906990

Case 2:20-cv-01387 Document 1 Filed 07/27/20 Page 1 of 13 1 MITCHELL D. GLINER, ESO. Nevada Bar #003419 2 3017 W. Charleston Blvd., #95 Las Vegas, NV 89102 (702) 870-8700 (702) 870-0034 Fax mgliner@glinerlaw.com 5 Attorney for Plaintiff 6 7 **UNITED STATES DISTRICT COURT** 8 DISTRICT OF NEVADA 9 **RON BISHOP** 10 Plaintiff, No. 11 VS. 12 BANK OF AMERICA. 13 NATIONAL ASSOCIATION. **JURY DEMANDED** 14 Defendant. 15 16 COMPLAINT 17 **JURISDICTION** The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 19 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of 20 the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated 21 therein. 22 PRELIMINARY STATEMENT 23 2. The Plaintiff brings this action for damages based upon Defendant's violations of 24 25 the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter referred to as "FCRA"). 26 3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA. 28 Page i

*** 311845156-023 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

08/28/2020



Dear RONALD L. BISHOP.

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- 2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- Determined that the data furnisher had previously verified the reported information. If any of the items
 you disputed were previously verified, a separate communication was sent to you listing those items along
 with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - · Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

EXHIBIT 4

File Number: Date Issued:

311845156 08/28/2020

Page 4 of 5

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

BANK OF AMERICA #6818011849**** (4909 SAVARESE CIRCLE, FL1-808-01-47, TAMPA, FL 33634, (800) 669-6807) We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Remarks; Rating; Payment Received. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

10/01/1997

Individual Account

Line of Credit Account LINE OF CREDIT

Balance:

Date Updated: Payment Received: Last Payment Made:

High Balance: \$2,100 \$109 Original Charge-off: Credit Limit: Past Duo:

\$2,000 >\$109<

\$109

08/27/2020

07/04/2019

07/04/2019 (\$0)

Pay Status: Terms: **Date Closed:**

>Charged Off< Paid Monthly 06/30/2020 >Maximum Delinquency of 90 days in

04/2020<

Remarks: ACCT INFO DISPUTED BY CONSUMR; >UNPAID BALANCE CHARGED OFF<

Estimated n	nonth and	year that thi	s item will i	be remove	d: 01/2027							
	07/2020_	05/2020	05/2020	04/2020	03/2020	02/2020_	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Rating	X.	X	X	90.	8	:301	CK	OX	OK	OK	OK	OK
	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK OK	OK	OK	OK	OK	OK	OK	OK	CK
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	CK	OK	OK	OK
	07/2017	06/2017 05/2	017 04/2017	03/2017	02/2017 01/2	12/2016	11/2010 1	10/2016 09/20	11E 08/201E	07/2016 0	8/2016 05/20	
Rating	OK	OK OK	OK	OK	OK O		OK [OK OK	OK	OK [OK OK	OK
	03/2016	02/2016 01/2	018 12/201	11/2015	10/2015 09/7	2019 08/2015	07/2015	08/2015 05/2	19 04/2015	03/2015 0	2/2015 01/20	15 12/2014
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	11/2014	10/2014 09/2	014 08/2014	07/2014	06/2014 05/2	2014 04/2014	03/2014	02/2014 01/2	14 12/2013	11/2013 1	0/2013	
Rating	OK 1	OK OK	OK	OK	OK O	CK	OK (OK OK	OK	OK [OK]	

September 22, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Bishop, Ronald L. / Dispute

Dear Sir.

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: __ , previous address: 718 Brick Drive, Henderson, NV 89015; SSN ; date of birth: ; 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance appears to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 account summary reflecting a zero (0) balance together with the attached May 10, 2020 statement addressed to an external unknown Gatesville Avenue location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party <u>Gatesville Avenue</u> address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

September 22, 2020 Trans Union LLC Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

I have enclosed a copy of my September 17, 2020 Federal Amended Complaint which provides a very detailed formal account of precisely what BOA has done.

Further, I have attached my September 1, 2020 \$110 to BOA-BOA has indeed confirmed receipt-in full satisfaction of BOA's fraudulent claim. This is another attempt to put this ridiculously small and otherwise absurdly petty ordeal behind me.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Ronald Bishop

Enclosures

Peges 1 of 12

Rio Mumber Date (exced311845156 05/28/2020 × TransUnion

Territoria de la compansión de la compan SSN:1000-100-3376

You have been on our files since 09/01/1985

Date of Birth: 05/26/1965

Names Reported: ROXALD L. BISHOP, ROXALD LYHN BISHOP, and ROX L. BISHOP

Addresses Reported:

Address BSO S BOULDER HWY APT 190, HENDERSON, MY 89015-7564

9577 GATESVILLE AVE, LAS VEGAS, HV 89148-4202

Date Reported 03/01/2005 01/31/2012

07/31/2013

Address 718 BECK DR, HENDERSON, NV 89002-8417 15378 ROAD 28, DOLCRES, CO 81323-9334

Date Reported 02/01/2005 01/04/2016

Telephone Numbers Reported:

(702) 372-2810

(702) 565-9800

(702) 566-8120

(702) 558-5250

(702) 372-2819

Employment Data Reported:

Employer Itama BISKIIP CONTRACTING INC BISHOP AIR SERVICE

Date Verified 06/06/2017 04/01/1997

Positien PRESIDENT PRESIDENT

US AIR FORCE

01/01/1986

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PUBLIC RECORD MORTGAGE DETAILS

Recorder's Offices CLARK IN

Origination Date: Initial Rate Adjustments Hand Rate Change Dates Rate Change Frequency: Rate Change Intervals Index Types

06/2006 07/2011 07/2020 Monthly LIB

Loan Amounts \$129,200 Initial Interest Rates Rate Calculation Changes 2,250% Change Percent Limits com Pates

2.000% 13.625% Combined Loan to Valuer 88.100%

7.625%

Typically tradition report and charges made to your account information amonthy. This means there are accounts listed below may not reflect the most recent activity conditions and papering. This information may include things such as between payments, dates, remarks, ratings, etc. This keyed below are provided to help you impless and some office account information that could be reported.

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Some office account information that could be reported.

Some office account in the implication of your payments that the payments in the payments in the payments that the payments in the payments

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Not Reported Unknown Correct	30 days tate 60 days late 90 days tat	1204 days Collection Voluntary	Repossession Charge Off Foreclasure

Loan Type:

Remark Key

Additionally, some creditors may notate your account with comments eath month. We infer to these creditor comments as "Remarks". The key balow gives the descriptions of the abbreviated remarks contained in your credit file. Any namer's containing brackets a ladicates that this femark is considered adverse. CLS CREDIT LIKE SUSPENDED

Adverse Accounts

BANK OF AMERICA NA #6818011849**** (4909 SAVARESE CIRCLE R.1. TEMPR, R. 33634, (800) 669-6607)

Date Openeds 10/01/1997 Responsibility Individual Account Accessed Types Line of Credit Account

Date Updated: 04/30/2020 Payment Received: 50 Last Payment Made: 07/04/2019

Pay Status: Mocount 90 Days Past Due Day Terms: \$7 per month, paid Monthly
this admin Delinquency of \$0 days in 04/2020 for 5750

High Balance: Kigh balance of \$2,100 from 11/2017 to 04/2020 Credit Limits Credit limit of \$2,000 from 11/2017 to 04/2020 Estimated month and year that this Item will be removed: 01/2027

LINE OF CREDIT

esperier Credit	Report for R	DIALD L BES	HOP					File Ito	mben 31184	5156 Data b	succh 05/28	2020
	GU7076	93/2420		CHI / Partico	12/2019	11/2019	10/2019	45年45	CHANN	\$7/ta19	\$K/2819	45/2019
Tence	\$100	\$104		\$100	\$103						\$133	- \$1
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emount Pald	30	\$4	- \$4							\$141	125	
				- 40		144	\$4	30	540	\$6	\$4	
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alance .	\$165	\$183	\$200	\$220	\$249	\$271	\$292	\$312	\$303	3431	3433	- 3
etreculed Paymont	\$25	\$25	\$25		\$25	\$25	\$25	\$23			\$25	
mount Pale	\$25	\$25	\$25	529	\$25	\$25	\$25	\$0	\$825	\$28	\$25	
Pest Dan	\$4	\$4	- 50			\$0	\$0	\$0	54		50	
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	04/2018	03/2018	62/2018	01/20LB	12/2017	21/2017	10/2017	09/2017	08/2017	6772017	04/2017	
falanco	\$476		\$312	\$334	\$347	144						HALLEY
chedried hymeni	\$25	\$25	\$25			\$25						
mount Pale	\$75	\$39	\$25	\$25	\$25	\$25						
ast Dog	\$0		\$0									
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Satisfactory Accounts

AMERICA NICSI CU #1380000030132047	22U10**** (POBOX919:	, Dedfil di Reede, Di	1) 027-0300)	
Date Opened: 06/19/2016	Date Updated:	04/30/2020	Pay Status:	Currenty Paid or Paying as Agreed
Responsibility: Individual Account	Payment Received:	\$0		\$187 per month, pald Monthly for

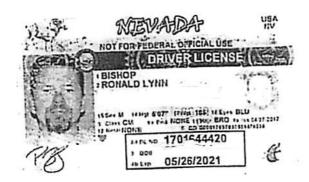
Account Types Installment Account
Loan Types RECREATIONAL MERCHANDISE Last Poyment Made: 03/16/2020 120 months

	04/2020	63/2020	60/2000	01/2010	12/2019	11/2019	10/2019	09/2019	42/2019	07/2019	04/2019	05/2019
tatence	\$4,646	\$4,648	\$5,304	\$5,415	\$5,A13	\$5,415	S.88	\$5,888	\$4,534	\$4,791		17,19
Schedulad Peronest	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$18
umnant Peld	\$0	\$687	\$189	\$6	34		30	\$500	\$500	\$500	\$500	\$50
est Des		\$4	**	\$4	\$4	540	30	30	- 50	30		- 3
lating .	OK.	(OK)	- COL	8		一年	E E	一一一一	QK	GK	100	- CX
	04/2019	03/2019	02/2019	01/2019	12/2018	11/201R	10/2018	09/201B	48/2010	G/Zett.	06/2018	05/2018
talance	\$7,197	\$7,679	\$8,138	\$8,540	\$4,540	\$8,994	\$9,449	\$9,445	\$10,243	\$10,263	\$10,263	\$10,58
Scheduled Paymont	\$187	\$187	\$187	\$167	\$187	\$187	\$187	\$187	\$107	\$167	\$187	\$18
Ameunt Fald	\$500	\$500	\$500	\$500	\$500	\$500			\$500	\$500	\$500	\$50
Page thura	\$0	\$2	\$6	50	- 50	\$4	\$4	\$0	\$4	20	\$0	
Rating	OK	C	C#K	- OK	OK.	OK	OK	OK	OK	- COX	感	CK
	04/2010	03/10AB	60/2018	01/1018	12/2017	11/2017	10/2017	99/2017	G21/201Y	or many	04/2017	91/2917
talance	\$10,600	311,135	311.346	\$11,565	\$11,974							
Scheduled Payment	\$187	\$187	\$187	\$187	\$182							
tenoured Pald	\$500	\$500	\$500	\$500	\$500							
Plant Due	\$0	Sc										
lating	OK	OK)	CK	OK	[dex]	OX	OK.	OK.	OK.	CIX.	CK	(ax

AMERICA FIRST CU #138000003013204732018**** (PO BOX 9159, OGDEN, UT 84409, (201) 627-0500)
Data Operado: 01/30/2018 Data Updated: 04/30/2020 Responsibilitys Individual Account Payment Received: \$0 Pay Statuse Currents Paid or Paying as Agreed Yermse \$288 per month, paid Monthly for Last Payment Made: 03/16/2020 60 months

Account Types Installment Account
Loan Type: RECREATIONAL MERCHANDISE

High Balanca: High balance of \$15,000 from 02/2018 to 04/2020





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Interest Information			
Interest rate has;	29.00%		
Distrest paid year-to-date:	\$0.00	•	•
Interest paid fast years	\$21.78	•	
College Manual Control of the State of the S			· •

Bank of America, N.A. P.O. Box 26349 Tampa, FL 53623-6349

RONALD L BISHOP 9577 GATESVILLE AVE LAS VEGAS NV 89148-4202

Account Number: 6818 0118 49 Page 1 of 4	2699
Account Snapshot	
Blatement Period: 04/10/2020 - 95/10	1/2020,
Previous Outstanding Belance:	\$107.23
Hew Outstanding Batancer.	\$100.78
Cross Limit	\$2,000,00
Total Principal Balanca:	\$100,00
Available Credit	\$0.00
Current Paymont Duc:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Paymont Ducc	\$108.76
Payment Due Date:	06/04/2020

Sank of America Personal Creditline

Account Summary Account Type Principal Balance Account Number Line of Credit 5100.00

6818 0118 490699

Information about your transactions is included on the next page of this Stement

. Annual Percentage Rate Summary	0
ANNUAL PERCENTAGE RATE	18,00%
Daily Periodic Rate	0.0491803%
Corresponding ANNUAL PERCENTAGE RATE	18.00%
Days in Baling Cycle	31
Interest Charged	\$1.53
Fees Charged	00.00

Mossages

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

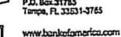
Customer Service Information



Billing Error Hotices Benk of America, N.A. Attendor: Eliting Error Hotice P.O. Box 941657 Sirri Valley, CA 93094-1657



General laquiries Bank of America, H.A. P.O. Box 31785





600.934.5626 Lines of Credit Customer Service TDD 556.345.1260 Se habia Español 800,568,5088

510000000010876681801184906995547880806

Personal Creditine account: 6818 0118 490699

Minimum payment due 05/04/20

\$108.76

BANK OF AMERICA NA P.O. BOX 660807 DALLAS, TX 75266-0807

Additional principal

RONALD L BISHOP Malling address: 9577 GATESVILLE AVE LAS VEGAS, NV 89148-4202

Payment enclosed

(I TOTO TOTAL BY TOCH GO DOCUMENTON ED.

	Case 2:20-cv-01387-RFB-VCF Doc	ument 14	Filed 09/17/20	Page 1 of 19
1 2 3	MITCHELL D. GLINER, ESQ. Nevada Bar #003419 3017 W. Charleston Blvd., #95 Las Vegas, NV 89102 (702) 870-8700			
4 5	(702) 870-0034 Fax mgliner@glinerlaw.com			
6	Attorney for Plaintiff			
7	United Sta	TES DIST	RICT COURT	
8	DISTR	ICT OF NI	EVADA	
9	RON BISHOP)		
10 11	Plaintiff,)	No. 2:20 av	-01387-RFB-VCF
12	vs.	}	140. 2.20-64	-0136/-RTB-4CF
13	BANK OF AMERICA, NATIONAL ASSOCIATION,)		
15	Defendant.		JURY DEM	IANDED
16 17	AMENI	DED COMI	PLAINT	
18	Ju	RISDICTI	ON	
19	1. The jurisdiction of this Cou	rt attains pu	rsuant to the FCR	A, 15 U.S.C. Section
20	1681(p), and the doctrine of supplemental j	jurisdiction.	Venue lies in the	Southern Division of
21	the Judicial District of Nevada as Plaintiffs	r' claims arc	se from acts of th	e Defendant perpetrated
22	therein.			
23	PRELIMI	NARY STA	TEMENT	
24	2. The Plaintiff brings this acti	on for dame	ages based upon D	efendant's violations of
25	the Fair Credit Reporting Act, 15 U.S.C § 1	1681 <i>et seq</i> .	(hereinafter refer	red to as "FCRA").
26	3. Plaintiff is a natural person	and is a resi	dent and citizen o	f the State of Nevada
27	and of the United States. Plaintiff is a "cor	nsumer" as (defined by § 1681:	a(c) of the FCRA.
28				
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Ron Bishop		1460
89002	9-	-2020 HHUDEN
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	1	14 7 50
PAY Bank of TOTHE GADER OF HUNDRED	America	\$110.00
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2946 South Mojivo Road Los Voisse, Nevada 69121		
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*** 311845156-026 ***

fransUnion LLC
PO 80x 805
Weodlyn, PA 19094-0805

10/07/2020



Dear RONALD L. BISHOP.

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- 2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- 3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary:

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: Date issued:

311845156 10/07/2020 Page 4 of 5

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.

BANK OF AMERICA NA #5920100013**** (PO BOX 45144, JACKSONVILLE, FL 32231, (800) 215-8185)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE.

Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

12/17/2002 Joint Account Balance: Date Updated:

02/12/2012

02/10/2012 (\$1,725)

Pay Status:

Current; Paid or Paying as

Agreed \$0 per month, paid Monthly

RECREATIONAL 02/10/2012 Loan Type: **Last Payment Made:**

MERCHANDISE

Installment Account

High Balanco:

Payment Received:

S19,115

Date Closed:

Terms:

for 120 months 02/12/2012

Remarks: CLOSED 01/2012 Rating OX

BANK OF AMERICA, N.A. #8455**** (4809 SAVARESE CIRCLE, FL1-908-01-47, Tampa, FL 33634, (800) 669-6607)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE.

Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility: 10/20/2004

ESTATE MTG

Individual Account Mortgage Account

Balance:

High Balanco:

Date Updated:

08/30/2013

\$544,000

SO

Pay Status:

Current; Paid or Paying as

Agreed

08/13/2013 (\$3,471) Account Type: **Payment Received:** Terms: Monthly for 360 months CONVENTIONAL REAL 08/13/2013 Loan Typo: Last Payment Made: **Date Closed:** 08/30/2013

Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	07/2013	08/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OX	OK	OK	OK	OK	OK	OK	OK	OK
	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OX	CK	OK	OK	OK	OK
	07/2011	08/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010 I	11/2010	10/2010	G9/2010	08/2010
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Case 2:20-cv-02166-KJD-EJY																					
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AUD Correction Indicator: Update 🔀 Delete 🗌 Delete due to fraud 🗍																					
Subscriber Name: Bank of America										Equifax SC:											
Subscriber Address: 150 N COLLEGE ST MC NCI-028-22-01, Charlotte, NC 28255-0001											Experian SC:										
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Original Credito	or Name			Cred		Mortgage A	ency I	dentifier			Sec	Marketing A	genev	d Accor	int#	Speciali	zed Payme	nt Ind	icator		
Original Credit	or rvaine			Clas	sification	Mongage A	gency I	dentifier			Sec.	Marketing /	Beney	u Accou		Specian	zeu i ayınc	iit iiid	icator		
Purchased Port	folio or Sold Nar	me			folio cator	Deferred Pag	yment S	Start Date			Ballo	on Payment	Due D	ite		Balloon	Payment /	Mour	nt		
				man	cator																
Mortgage Id#				-			-				AUD	Control #	101	250681				_			
Account Histo				51000			Calle 1	E-A	655	A STREET	1100	CONTROL OF	101.	230081	10000		15.500	1 350			
Month	Dec	Nov	Oc		Son	A		Jul		Jun		May		pr		lar	Feb		Jan		
2020	DAC .		- 0.	Oct Sep Aug Jul 0 0 0						0	NATIONAL PROPERTY.	0		0		0	0	THE REAL PROPERTY.	0		
2019	0	0	0						+	0	+			0		0	0		0		
2019	0	0	0		0	0		0	0			0	0			0	0		0		
2017	0	0	0		0	0		0		0		0 0		_	_	0	0		0		
2016	0	0	0		0	0		0		0		0	0.13	0	0		0		0		
2015	0	0	0		0	0		0		0		0	0			0	0		0		
2014	0	0	0	ì	0	0		0		0		0		0		0	0		0		
2013	0	0	0	0																	

Submitted By: Tel#: Date: 10-09-2020